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What is claimed is:

1. A composite material comprising:
 - (a) a first layer which comprises a surfactant component, surfactant-generated microcells, a gel catalyst component and a binder component; and
 - (b) a second layer comprising a metallic component adhered to the first layer.
2. A composite material comprising
 - (a) a substrate;
 - (b) a first layer adhered to the substrate to provide a coated substrate, said first layer comprising a surfactant component, surfactant-generated microcells, a gel catalyst component and a binder component; and
 - (c) a second layer comprising a metallic component adhered to the coated substrate.
3. The composite material according to claims 1 or 2 wherein the first layer further comprises a filler component.
4. The composite material according to claim 2 wherein said substrate is planar and said first layer is adhered to one side of the substrate.
5. The composite material according to claim 2 wherein said substrate is planar and said first layer is adhered to both sides of the substrate.
6. The composite according to claims 4 or 5 wherein said second layer is adhered to one side of said coated substrate.
7. The composite according to claims 4 or 5 wherein said second layer is adhered to both sides of said coated substrate
8. The composite material according to claims 1 or 2 further comprising a water repellant material.
9. The composite material according to claims 1 or 2 further comprising an antifungal material.
10. The composite material according to claims 1 or 2 further comprising an antibacterial material.

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11. The composite material according to claims 1 or 2 further comprising a surface friction agent.
12. The composite material according to claims 1 or 2 further comprising a flame retardant material.
13. The composite material according to claims 1 or 2 further comprising an algacide.
14. The composite material according to claims 1 or 2 further comprising a dye.
15. The composite material according to claims 1 or 2, wherein the metallic component is selected from the group consisting of aluminum or stainless steel.
16. The composite material according to claim 15 wherein the metallic component is aluminum foil.
17. The composite material according to claim 3 wherein the filler comprises clay.